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UNITED STATES DISTRICT COURT EASTERN DISTRICT OF PENNSYLVANIA

FRANCIS SANTIAGO, on behalf of himself and all others similarly situated,

Plaintiff, Civil Action No. 01-4048 vs.

GMAC MORTGAGE GROUP, INC., GMAC RESIDENTIAL HOLDING CORP., and GMAC MORTGAGE CORPORATION,

Defendants.

AFFIDAVIT OF MICHAEL C. SPENCER

Personally appeared before me, Michael C. Spencer, who being duly sworn according to law, did depose and say:

1.I am a partner in the law firm of Milberg Weiss Bershad Hynes & Lerach LLP ("Milberg Weiss") and am engaged in the practice of law in the State of New York with an address at One Pennsylvania Plaza, New York, New York 10119.

- 2.I have been a member in good standing of the bar of the State of New York since 1978, and I am admitted to the federal bar for the United States District Courts for the Southern and Eastern Districts of New York and the Central District of California; and the United States Courts of Appeals for the Second, Third, Seventh, Eleventh, and DC Circuits.
- 3.I have not been suspended or disbarred from any court or from practicing before any bar, and I am a member in good standing of every bar to which I have ever been admitted.
 - 4.I am familiar with the allegations and issues of the above-captioned matter.

- 5.I will familiarize myself with the Local Rules of Civil Procedure, and I agree to abide by the ethical standards governing the practice of law in this Court.
- 6.I agree that this Court has jurisdiction over any alleged misconduct in all matters related to this action.

7.Francis Santiago is a client of Milberg Weiss and the firm has been retained by Plaintiff in conjunction with this litigation and related matters. Ms. Greenwood and I are familiar with this litigation, and our admission *pro hac vice* will result in substantial benefit to Plaintiff and the Class Members.

	Michael C. Spencer
Sworn to before me this	
day of September, 2002	
Notary Public	

UNITED STATES DISTRICT COURT EASTERN DISTRICT OF PENNSYLVANIA

FRANCIS SANTIAGO, on behalf of himself and all others similarly situated,

Plaintiff,
vs.

Civil Action No. 01-4048

CMAC MORTGAGE GROUP, INC., GMAC

RESIDENTIAL HOLDING CORP., and GMAC MORTGAGE CORPORATION,

Defendants.

AFFIDAVIT OF SUSAN M. GREENWOOD

X

Personally appeared before me, Susan M. Greenwood, who being duly sworn according to law, did depose and say:

- 1.I am an associate at the law firm of Milberg Weiss Bershad Hynes & Lerach LLP ("Milberg Weiss") and am engaged in the practice of law in the State of New York with an address at One Pennsylvania Plaza, New York, New York 10119.
- 2.I have been a member in good standing of the bars of the State of New York and New Jersey since 1998, and I am admitted to the federal bar for the United States District Courts for the Southern and Eastern Districts of New York.
- 3.I have not been suspended or disbarred from any court or from practicing before any bar, and I am a member in good standing of every bar to which I have ever been admitted.
 - 4.I am familiar with the allegations and issues of the above-captioned matter.

- 5.I will familiarize myself with the Local Rules of Civil Procedure, and I agree to abide by the ethical standards governing the practice of law in this Court.
- 6.I agree that this Court has jurisdiction over any alleged misconduct in all matters related to this action.

7.Francis Santiago is a client of Milberg Weiss and the firm has been retained by Plaintiff in conjunction with this litigation and related matters. Mr. Spencer and I are familiar with this litigation, and our admission *pro hac vice* will result in substantial benefit to Plaintiff and the Class Members.

	Susan M. Greenwood
Sworn to before me this	
day of September, 2002	
Notary Public	